

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
WAYMAN W. WADE, JR.) Case No. 19-21443GLT
)
) Chapter 13
Debtor(s).) Related Dkt. No. 95
X

ORDER OF COURT
(Check Boxes That Apply)

Confirming Plan on Final Basis Chapter 13 Plan dated:

 Authorizing Distributions Under Plan Amended Chapter 13 dated:
On Interim Basis Solely as Adequate 1-24-22
Protection

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.

B. The length of the Plan is changed to a total of at least months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

K. Additional Terms and Conditions:

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence

distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 2/25/22


United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:

Wayman W. Wade, Jr.

Debtor

Case No. 19-21443-GLT

Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Feb 25, 2022

Form ID: pdf900

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:**Recip ID****Recipient Name and Address**

- db + Wayman W. Wade, Jr., 19 Annabelle Street, Carnegie, PA 15106-3034
- cr + Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
- 15030100 + David & Celeste Dewald, 1536 Roseberry Street, Pittsburgh, PA 15216-2934
- 15448078 + Drivetime North Pittsburgh, 7211 McKnight Road, Pittsburgh, PA 15237-3509
- 15030101 + Duquesne Light Company, PO Box 67, Pittsburgh, PA 15267-0067
- 15030102 + Eos Cca, Po Box 981008, Boston, MA 02298-1008
- 15071612 + FREEDOM MORTGAGE CORPORATION, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
- 15426272 + Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
- 15030105 + Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
- 15030106 + Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
- 15426271 + Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
- 15030111 + PA American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
- 15048349 + Penn Hills School District, c/o Maiello Bruno & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
- 15030112 + Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
- 15030113 + Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
- 15030118 + UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

- cr + Email/Text: ebnjts@grblaw.com Feb 25 2022 23:29:00 Borough of Carnegie, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
- cr + Email/PDF: rmscedi@recoverycorp.com Feb 25 2022 23:37:12 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
- cr + Email/Text: ebnpeoples@grblaw.com Feb 25 2022 23:29:00 Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
- 15030098 Email/Text: bkrpt@retrievalmasters.com Feb 25 2022 23:30:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935
- 15087812 + Email/Text: ebnjts@grblaw.com Feb 25 2022 23:29:00 Borough of Carnegie, Goehring, Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
- 15449356 + Email/Text: dl-collectionsbankruptcyteam@drivetime.com Feb 25 2022 23:30:00 Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
- 15034393 + Email/Text: enotifications@santanderconsumerusa.com Feb 25 2022 23:30:00 Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
- 15030099 + Email/Text: bdsupport@creditmanagementcompany.com Feb 25 2022 23:30:00 Credit Management Company, PO Box 16346, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

District/off: 0315-2

User: auto

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15070910	+ Email/Text: kburkley@bernsteinlaw.com	Feb 25 2022 23:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15030103	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 25 2022 23:37:07	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15030104	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 25 2022 23:37:03	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15084234	+ Email/Text: ebnjts@grblaw.com	Feb 25 2022 23:29:00	Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15043913	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2022 23:37:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15053452	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2022 23:30:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15030107	+ Email/Text: bknotices@mbandw.com	Feb 25 2022 23:30:00	McCarthy, Burgess & Wolff, Inc., 26000 Cannon Road, Cleveland, OH 44146-1807
15032778	Email/PDF: cbp@onemainfinancial.com	Feb 25 2022 23:37:10	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15030110	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2022 23:37:06	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15030109	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2022 23:37:02	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15065739	+ Email/Text: csc.bankruptcy@amwater.com	Feb 25 2022 23:30:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
15057530	+ Email/Text: ebnpeoples@grblaw.com	Feb 25 2022 23:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
15068853	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2022 23:37:04	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15052522	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2022 23:30:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15030115	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 25 2022 23:30:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15030114	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 25 2022 23:30:00	Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
15030116	+ Email/Text: clientservices@sourcerm.com	Feb 25 2022 23:30:00	Source Receivables Mgmy, Llc, Po Box 4068, Greensboro, NC 27404-4068
15030117	Email/PDF: gecsed@recoverycorp.com	Feb 25 2022 23:37:11	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15031062	+ Email/PDF: gecsed@recoverycorp.com	Feb 25 2022 23:37:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

District/off: 0315-2

User: auto

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15030119	*	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15030120	*	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15030121	*	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15030108	##+	North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Carnegie jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Julie Frazee Steidl	on behalf of Debtor Wayman W. Wade Jr. julie.steidl@steidl-steinberg.com, leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com jbluemle@bernssteinlaw.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnenour	cmeef@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11